

<i>SERFF Tracking Number:</i>	<i>NALF-126540045</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Life Insurance Company of the Southwest</i>	<i>State Tracking Number:</i>	<i>45246</i>
<i>Company Tracking Number:</i>	<i>TC54059(0310)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.003 Other</i>
<i>Product Name:</i>	<i>Individual- Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Living Benefits Brochure/TC54059(0310)</i>		

Filing at a Glance

Company: Life Insurance Company of the Southwest

Product Name: Individual- Long Term Care	SERFF Tr Num: NALF-126540045	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 45246
Sub-TOI: LTC03I.003 Other	Co Tr Num: TC54059(0310)	State Status: Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett
	Author: Pat diStefano	Disposition Date: 05/12/2010
	Date Submitted: 03/24/2010	Disposition Status: Filed
Implementation Date Requested: 03/15/2010		Implementation Date:

State Filing Description:

General Information

Project Name: Living Benefits Brochure
 Project Number: TC54059(0310)
 Requested Filing Mode: File & Use

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 05/12/2010

Deemer Date:
 Submitted By: Pat diStefano

Filing Description:
 Life Insurance Company of the Southwest
 NAIC Number: 0634-65528

Status of Filing in Domicile: Authorized
 Date Approved in Domicile: 11/14/2000
 Domicile Status Comments: 8096TX(0899)
 approved 11/14/2000 and 8097TX(0899)
 approved 10/29/2001
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 05/12/2010
 Created By: Pat diStefano
 Corresponding Filing Tracking Number:
 TC54059(0310)

Form number of the policy forms 8096AR(0899), 8097AR(0899) approved in Arkansas 01/22/2003.

This is an advertising filing of our Long-Term Care Riders which are mentioned in the attached brochure titled Living Benefits. This brochure has been translated into Mandarin Chinese and the translation has been certified by a third party translation service. These have been included under the supporting document tab in the SERFF filing.

SERFF Tracking Number: NALF-126540045 State: Arkansas
Filing Company: Life Insurance Company of the Southwest State Tracking Number: 45246
Company Tracking Number: TC54059(0310)
TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.003 Other
Product Name: Individual- Long Term Care
Project Name/Number: Living Benefits Brochure/TC54059(0310)

Method or media used for dissemination: These pieces will be used in hard copy, via the internet, and/or through email communications.

Upon completion of your review, should you have any questions regarding this filing, please contact me at 800-732-8939, ext. 3450

Sincerely,

Pat di Stefano
Compliance Associate

Company and Contact

Filing Contact Information

Pat DiStefano , PDistefano@nationallife.com
One National Life Drive 802-229-3450 [Phone]
Montpelier, VT 05604

Filing Company Information

Life Insurance Company of the Southwest CoCode: 65528 State of Domicile: Texas
1300 West Mockingbird Lane Group Code: -99 Company Type:
Dallas, TX 75247 Group Name: State ID Number: 1117
(214) 638-9316 ext. [Phone] FEIN Number: 75-0953004

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: Arkansas advertising filing fee + \$25.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Life Insurance Company of the Southwest	\$25.00	03/24/2010	35129417
Life Insurance Company of the Southwest	\$25.00	05/05/2010	36251506

SERFF Tracking Number:	NALF-126540045	State:	Arkansas
Filing Company:	Life Insurance Company of the Southwest	State Tracking Number:	45246
Company Tracking Number:	TC54059(0310)		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.003 Other
Product Name:	Individual- Long Term Care		
Project Name/Number:	Living Benefits Brochure/TC54059(0310)		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/12/2010	05/12/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Marie Bennett	05/05/2010	05/05/2010			
Industry						
Response						

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Living Benefits	Pat diStefano	05/06/2010	05/06/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Additional fees	Note To Reviewer	Pat diStefano	05/05/2010	05/05/2010
FILING FEES	Note To Filer	Marie Bennett	03/31/2010	03/31/2010

<i>SERFF Tracking Number:</i>	<i>NALF-126540045</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Life Insurance Company of the Southwest</i>	<i>State Tracking Number:</i>	<i>45246</i>
<i>Company Tracking Number:</i>	<i>TC54059(0310)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.003 Other</i>
<i>Product Name:</i>	<i>Individual- Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Living Benefits Brochure/TC54059(0310)</i>		

Disposition

Disposition Date: 05/12/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>NALF-126540045</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Life Insurance Company of the Southwest</i>	<i>State Tracking Number:</i>	<i>45246</i>
<i>Company Tracking Number:</i>	<i>TC54059(0310)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.003 Other</i>
<i>Product Name:</i>	<i>Individual- Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Living Benefits Brochure/TC54059(0310)</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	TC54059(0310) Mandarin Translation		Yes
Form (revised)	Living Benefits		Yes
Form	Living Benefits		Yes

SERFF Tracking Number: NALF-126540045 State: Arkansas
Filing Company: Life Insurance Company of the Southwest State Tracking Number: 45246
Company Tracking Number: TC54059(0310)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: Individual- Long Term Care
Project Name/Number: Living Benefits Brochure/TC54059(0310)

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/05/2010

Submitted Date 05/05/2010

Respond By Date

Dear Pat DiStefano ,

This will acknowledge receipt of the captioned filing.

Objection 1

- Living Benefits, TC54059(0310) (Form)
- TC54059(0310) Mandarin Translation (Supporting Document)

Comment: EFFECTIVE 1/1/10. AR RULE 57, SEC 5, SSEC 11, REQUIRES A FILING FEE OF \$50.00 PER ADVERTISEMENT AND/OR FORM.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

SERFF Tracking Number: NALF-126540045 State: Arkansas

Filing Company: Life Insurance Company of the Southwest State Tracking Number: 45246

Company Tracking Number: TC54059(0310)

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other

Product Name: Individual- Long Term Care

Project Name/Number: Living Benefits Brochure/TC54059(0310)

Amendment Letter

Submitted Date: 05/06/2010

Comments:

I have submitted an additional EEFT of \$25 for this advertising filing.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
TC54059(03 Advertising 10)		Living Benefits	Initial				0.000	TC54059(0310) LSW LivingBenefits bro (2).pdf

SERFF Tracking Number: *NALF-126540045* *State:* *Arkansas*
Filing Company: *Life Insurance Company of the Southwest* *State Tracking Number:* *45246*
Company Tracking Number: *TC54059(0310)*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.003 Other*
Product Name: *Individual- Long Term Care*
Project Name/Number: *Living Benefits Brochure/TC54059(0310)*

Note To Reviewer

Created By:

Pat diStefano on 05/05/2010 03:21 PM

Last Edited By:

Marie Bennett

Submitted On:

05/12/2010 09:43 AM

Subject:

Additional fees

Comments:

Dear marie,

I have submitted an additional EFT for \$25.00 for this advertising filing,to meet the new guidelines for filing in the state of Arkansas.

SERFF Tracking Number: *NALF-126540045* *State:* *Arkansas*
Filing Company: *Life Insurance Company of the Southwest* *State Tracking Number:* *45246*
Company Tracking Number: *TC54059(0310)*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.003 Other*
Product Name: *Individual- Long Term Care*
Project Name/Number: *Living Benefits Brochure/TC54059(0310)*

Note To Filer

Created By:

Marie Bennett on 03/31/2010 02:57 PM

Last Edited By:

Marie Bennett

Submitted On:

05/12/2010 09:43 AM

Subject:

FILING FEES

Comments:

EFFECTIVE 1/1/10. AR RULE 57, SEC 5, SSEC 11, REQUIRES A FILING FEE OF \$50.00 PER ADVERTISEMENT AND/OR FORM. THE FILE WILL BE HELD PENDING THE BALANCE OF THE FEE.

SERFF Tracking Number:	NALF-126540045	State:	Arkansas
Filing Company:	Life Insurance Company of the Southwest	State Tracking Number:	45246
Company Tracking Number:	TC54059(0310)		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.003 Other
Product Name:	Individual- Long Term Care		
Project Name/Number:	Living Benefits Brochure/TC54059(0310)		

Form Schedule

Lead Form Number: TC54059(0310)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TC54059(0310)	Advertising Living Benefits	Initial		0.000	TC54059(0310) LSW LivingBenefits bro (2).pdf

Life Insurance Company of the Southwest™



Living Benefits

A Key to Life Insurance



64241 MK3437(0310) TC54059(0310)

Products and contracts are only available in English.

Experience Life®

Plan today

Protect
tomorrow

Life insurance is a powerful financial tool that can be used to meet many needs. Most commonly, life insurance is used to provide a death benefit to secure your family's financial future when you are gone.

How do you protect against
an unforeseen illness?





Consider the following:

- About every 26 seconds, an American will suffer a coronary event, and about every minute someone will die from one. (American Heart Association, American Stroke Association, Heart Disease and Stroke Statistics, 2008 update)
- On average, every 40 seconds someone in the United States has a stroke. (American Heart Association, American Stroke Association, Heart Disease and Stroke Statistics, 2008 update)
- At age 65, the odds are nearly one in two that you will require nursing home services for at least 2.5 years. (Medicare, US Dept. of Health and Human Services, 2007)

At Life Insurance Company of the Southwest (LSW), we believe you should get more from a life insurance policy. We think you should have access to benefits you can use, while you are living.

The future is unpredictable...
are you and your family prepared?



Do you have Living Benefits?



Nicholas, a husband and father of two, suffers a severe heart attack at the age of 54. He uses his critical illness rider (Accelerated Benefit Rider 3). He is able to use this money to cover his medical expenses, and pay off his family's mortgage.¹

Sam and Leah are parents of Cara, a freshmen entering college. Through policy loans and withdrawals, they are able to access their policy's accumulated value to offset her tuition payments.²



¹ Receipt of accelerated benefits will reduce the policy's death benefit and cash value and may result in a taxable event. There are no restrictions on how the benefit received is used.

² Loans and withdrawals will reduce the policy's Cash Value and Death Benefit and may result in a taxable event.

Sophie, at age 79, becomes chronically ill and enters a nursing home. She decides to use 2% of her death benefit each month, available to her through the chronic illness rider. (Accelerated Benefit Rider 2), to help pay for her nursing home stay and other medical expenses.¹



Isaac's doctor has told him he has less than two years to live. Using the terminal illness rider (Accelerated Benefit Rider 1), he chooses to access his full death benefit to enjoy life to the fullest during his last two years.¹

Life events such as these can happen to you at anytime, most without warning. With your policy, you decide how and when to use its benefits. LSW policies offer more than just a death benefit, they

help insure your life.

You should have access to benefits you can use,
while you are living.

We feel LSW's Living Benefits provide a combined solution that you can afford to have, but cannot afford to be without. This combination of benefits can help protect your plans for today and tomorrow.

We call it:

“life insurance
you don't have to die
to use.”





What does
“life insurance
you don’t have to
die to use” mean
to me?

You can access your policy’s benefits while you are still living.
Your benefits may include coverage in case of a:

- Chronic Illness
- Terminal Illness
- Critical Illness
- Disability

You also have access to your policy’s cash value for events
such as education, a down payment on a house, or retirement.

Benefits are not all inclusive. The use of one benefit may reduce
or eliminate other benefits.

LSW offers a comprehensive package of options, commonly referred to as riders, that may be added to your life insurance policy. These riders give you the flexibility to customize your policy, based on your needs. Some are available at no additional premium.

Our rider³ portfolio includes the following:

- Accelerated Benefits Rider¹ (Terminal Illness)
- Accelerated Benefits Rider² (Chronic Illness)
- Accelerated Benefits Rider³ (Critical Illness)
- Long-Term Care Rider (LTC)
- Waiver of Target Premium Rider
- Accidental Death Benefit Rider
- Extension of Benefits Rider
- Disability Income Rider
- Other Insured Rider
- Overloan Protection Rider
- Guaranteed Insurability Rider
- Children's Term Rider
- Unemployment Rider



Following are details about some of our most popular riders:

Accelerated Benefits Rider 1 (ABR1)⁴

Provides benefits in case of terminal illness

ABR1 gives you the option of receiving your death benefit early if a person covered under the policy is terminally ill. For purposes of this rider, terminal illness means that a doctor has certified that the insured's death is expected within two years, one year in VT and PA. If this situation exists, you may:

- request the full acceleration, on a discounted basis, of the policy's death benefit and use the lump-sum as you wish,
- choose to leave a portion of the policy's death benefit intact for your beneficiary, or
- leave the entire policy intact for your beneficiary.

ABR1 is available at no additional premium and is intended to qualify for favorable tax treatment. ABR1 benefits may be used for any purpose.



³ All riders except the Accelerated Benefits and Unemployment Riders require an additional premium. Riders are optional and may not be available in all states or on all products.

⁴ Death Benefits, cash values and loan values (for policies with such values) will be reduced if an Accelerated Benefit is paid.

The Accelerated Benefits offered under ABR1, ABR2 and ABR3 are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long-term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal income taxation. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

Receipt of accelerated life-insurance benefits may affect you, your spouse or your family's eligibility for public assistance programs such as medical supplementary Social Security Income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance.

Accelerated Benefits Rider 2 (ABR2)

Provides benefits in case of chronic illness

ABR2 gives you the option of receiving your death benefit during life on a discounted basis, if a person covered under the policy is chronically ill. For purposes of this rider, chronic illness means that a doctor has certified that the insured is either unable to perform two of the six daily activities of living without assistance (bathing, continence, dressing, eating, toileting, and transferring) or is cognitively impaired (deterioration or loss in intellectual capacity). Benefits are available after the rider is in force for two years.* If a chronic illness exists and after a 90-day waiting period, you may:

- request to accelerate up to 2% of the death benefit each month to use as you wish, or
- leave the policy intact for your beneficiary.

ABR2 is available at no additional premium and is intended to qualify for favorable tax treatment. ABR2 benefits may be used for any purpose.

* Some states may have a different time requirement before benefits are available. It's important to determine what your state specific requirements are.



Accelerated Benefits Rider 3 (ABR3)

Provides benefits in case of critical illness

ABR3 gives you the option of receiving your death benefit early if a person covered under the policy is critically ill. For purposes of this rider, critical illness is defined as a heart attack, stroke, cancer, a major organ transplant, blindness, or having been diagnosed with Lou Gehrig's disease (ALS) or end stage renal failure. If one of these illnesses exist, you may:

- request the full acceleration of the policy's death benefit and use the lump-sum as you wish,
- choose to leave a portion of the policy's death benefit intact for your beneficiary, or
- leave the entire policy intact for your beneficiary.

Remember, if you choose to use your death benefit early, the actual ABR payment you receive will be less than the death benefit you accelerate.

With ABR3, the level of discounting applied to the death benefit varies depending upon the insured's age and the severity of the critical illness.

ABR3 is available at no additional premium and is intended to qualify for favorable tax treatment. ABR3 benefits may be used for any purpose.

Death Benefits, cash values and loan values (for policies with such values) will be reduced if an Accelerated Benefit is paid.

The Accelerated Benefits offered under ABR1, ABR2 and ABR3 are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long-term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal income taxation. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

Receipt of accelerated life-insurance benefits may affect you, your spouse or your family's eligibility for public assistance programs such as medical supplementary Social Security Income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance.

Chronic Illness is not available in all states. Critical Illness is not available in all states.

We currently limit the amount of death benefit that may be accelerated under all accelerated benefit riders applying to the same insured to \$1,000,000. We reserve the right to change this limit in the future, however the limit will never be less than \$500,000.

Long-Term Care Rider (LTC Rider)

Provides benefits in case of chronic illness

LTC rider gives you the option of receiving your policy's death benefit early if a person covered under the policy is chronically ill (see ABR2 for definition of chronic illness). This rider provides up to 2% of the death benefit each month for nursing home or home health care and up to 1% for adult day care after a 90-day waiting period.

This rider is different from ABR2 in that the monthly death benefit payments are not discounted and you will receive benefits as a reimbursement for long-term care expenses paid. Because of this, the LTC rider benefits are received on a tax-free basis. Also, there is no requirement that the rider be in force for two years before benefits can be received.

There is an additional charge for this rider but the premium remains level as long as the policy remains in force. Policy premiums or monthly charges are waived while LTC benefits are being paid.

Long-Term Care Rider (not available in CT, FL, HI, KS, MA, MN, MT, NH, NJ, OR, PA, VT, WA), known as the Accelerated Death benefits for Long-Term Care Rider in TX and MD, Comprehensive Long-Term Care Rider in CA and Qualified Long-Term Care Rider in SC. Use of the Long-Term Care Rider reduces the death benefit and cash surrender value of your life insurance policy. Benefit payments will be used to pay off any outstanding policy loans first, reducing the amount of money you would normally collect as a benefit. If there is an outstanding loan on the policy, part of each Long-Term Care Benefit payment must be used to pay off a portion of that loan. For example, if the Death Benefit is reduced by 2%, the Long-Term Care Benefit payment must be used to pay off 2% of the outstanding loan. As the Death Benefit of your life insurance policy is reduced, the premium you must pay for this insurance is reduced, too.

Insurance riders have exclusions, limitations, reduction of benefits and/or terms under which the rider may be continued in force or discontinued. For additional information about the rider benefits, please request an Outline of Coverage from your representative and read it carefully before purchasing the rider. Receipt of benefits under the Long-Term Care Rider will reduce the policy's cash value, death benefit and loan value.

Extension of Benefits Rider (EBR)

Provides long-term care benefits after ABR2 or LTC rider benefits have been exhausted

EBR pays a monthly benefit up of to 1% of the initial face amount of the policy for nursing home or home health care and up to .5% for adult day care for the rest of the insured's life as long as they remain chronically ill. This monthly payment is based upon actual qualified long-term care expenses incurred. Benefits are received tax-free.

EBR is available with an Inflation Protection option that increases the monthly benefit by 5% compounded for each year that the insured's coverage is in force, starting at policy issue.

There is an additional charge for this rider but the premium remains level as long as the policy remains in force.

The Extension of Benefits Rider (not available in CT, FL, HI, KS, MA, MT, ND, NH, NJ, NY, OR, PA, TX, VT, WA) also known as the Comprehensive Long-Term Care Extension of Benefits Rider in CA, and the Qualified Extension of Benefits Rider in SC, may only be purchased on a policy that also has the ABR2 or LTC Rider attached to it. EBR extends the benefits beyond the period when full benefits under ABR2 or the LTC Rider have been paid. Benefits remain payable only if, and while, the insured remains chronically ill.

These insurance riders have exclusions, limitations, reductions of benefits and/or terms under which the rider may be continued in force or discontinued. For costs and the complete details of the coverage, call or write your agent or company.

LSW Harbor and LSW Horizon Universal Life Insurance, policy form series 8514/8515/8514D(0707)/8515D(0707) and LSW SecurePlus Provider, policy form series 8212/8212ID(0305) Indexed Universal Life Insurance, and LSW Term Series, policy form series 8080(0998) and applicable riders are underwritten by Life Insurance Company of the Southwest. Policy Forms and Riders are not available in all states. Riders are optional, may not be available on all products and require an additional premium, unless otherwise noted.

* Following are the form series numbers for all

LSW Life Insurance Riders:

Terminal Illness Rider (ABR1), form series 8052(0798);
Chronic Illness Rider (ABR2), form series 8095(0399);
Critical Illness Rider (ABR3), form series 8165(0703);
Long-Term Care Rider (LTC), form series 8096(0899);
Extension of Benefits Rider (EBR), form series 8097(0899);
Disability Income Rider, form series 8054(0798) – 8065(0798);
Waiver of Target Premium Rider, form series 8053(0798);
Other Insured Rider, form series 8057(0798);
Overloan Protection Rider, form series 8315(0206);
Guaranteed Insurability Rider, form series 8051(0798);
Children's Term Rider, form series 8056(0798);
Accidental Death Benefit Rider, form series 8050(0798);
Unemployment Rider 8058(0798).

For costs and complete details of the coverage, write or call your agent or company. None of the information in this piece is intended as tax or legal advice. Please consult with your Attorney or Accountant prior to acting upon any of the information contained herein.

At National Life Group, we're driven by one word: commitment. Our commitment to integrity is the bedrock value on which our flagship company, National Life Insurance Company, was founded in 1848. Our commitment to our customers is our steadfast and primary responsibility, while our joint commitment to financial strength and profitable growth helps to ensure we can deliver on our promises to our customers.

National Life Group is a Fortune 1000 Company that serves more than 850,000 customers and employs roughly 900 employees.

The Group is made up of its flagship company, National Life Insurance Company, as well as Life Insurance Company of the Southwest, Sentinel Investments, Equity Services, Inc., and National Retirement Plan Advisors.



National Life Group® is a trade name representing National Life Insurance Company, Montpelier, VT and its affiliates. Life Insurance Company of the Southwest, Dallas, TX, is licensed in all states except NY. Each company is solely responsible for its own financial condition and contractual obligations.

Sentinel Investments® is the unifying brand name for Sentinel Financial Services Company, Sentinel Asset Management, Inc., and Sentinel Administrative Services, Inc. Sentinel Financial Services Company and Equity Services, Inc. are Registered Broker/Dealer Affiliates of National Life Insurance Company, One National Life Drive, Montpelier, Vermont 05604 (802) 229-3900

National Retirement Plan Advisors offers the benefit of more than 65 years of experience in providing comprehensive retirement plans, administration and services.



Life Insurance Company of the Southwest Home Office: Dallas, Texas •
Administrative Office: Montpelier, Vermont (800) 906-3310 •
www.NationalLife.com

SERFF Tracking Number:	NALF-126540045	State:	Arkansas
Filing Company:	Life Insurance Company of the Southwest	State Tracking Number:	45246
Company Tracking Number:	TC54059(0310)		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.003 Other
Product Name:	Individual- Long Term Care		
Project Name/Number:	Living Benefits Brochure/TC54059(0310)		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	TC54059(0310) Mandarin Translation	
Comments:	TC54059(0310) Mandarin Version of Living Benefits, and certificate of accuracy of translation.	
Attachments:	TC54059 Certificate of Accurary_00001.pdf TC54059 Mandarin version of Liv Ben bro.pdf	



Sajan, Inc.
625 Whitetail Blvd.
River Falls, WI 54022
877.426.9505 phone
715.426.0105 fax
www.sajan.com

Re: Sajan, Inc. Job No.
Client: National Life 10001321
Client Contact: Mallorie Brown
Product Description: ZHO_64241(0310)LivingBene-Mandarin_bro-r4
Languages: English to Chinese Simplified

By: _____ Neal Folta _____
Project Manager II

Date: 3/23/2010

Life Insurance Company of the Southwest



生前给付保险利益

人寿保险的关键



64241 MK3437(0310) TC54059(0310)

产品和合同仅提供英语版本。

Experience Life[®]

规划今天

保障
明天

人寿保险是可用于满足多种需求的强大理财工具。它最常用于给付死亡保险利益以在受保人去世后为其家庭提供未来的财务保障。

您怎样预防无法预料的疾病？





请考虑以下数据:

- 大约每 26 秒, 就有一个美国人遭遇心脏问题, 大约每一分钟就有人因这一问题死亡。(美国心脏协会、美国中风协会的“心脏病和中风统计, 2008 年更新”)
- 在美国, 平均每 40 秒就会有人发生中风。(美国心脏协会、美国中风协会的“心脏病和中风统计, 2008 年更新”)
- 65 岁时, 您需要疗养院服务至少 2.5 年的几率约为二分之一。(美国卫生和公共服务部, 医疗保险, 2007 年)

在 Life Insurance Company of the Southwest (LSW), 我们认为您应该从人寿保险保单中获得更多。我们认为您应该在生前获得您可使用的保险利益。

未来无法预计...

您和您的家人是否已做好准备?



您是否有生前给付保险利益？



Nicholas, 一位丈夫和两个孩子的父亲, 在 54 岁时患上严重的心脏病。他使用了危重疾病附加保险利益 (提前给付附加保险利益³)。他能够使用这笔钱支付他的医疗费用, 以及偿还家庭贷款。¹

Sam 和 Leah 是大学新生 Cara 的父母。通过保单贷款和提款, 他们能够使用保单的累积价值来抵消女儿的学费。²



¹ 接收提前给付保险利益将减少保单的死亡保险利益和现金价值, 并可能涉及涉税事项。对于如何使用接收的保险利益, 没有任何限制。

² 贷款和提款将减少保单的现金价值和死亡保险利益, 并可能涉及涉税事项。

Sophie, 79 岁, 患有慢性疾病并进入了疗养院。她决定每月使用 2% 的死亡保险利益 (通过慢性疾病附加保险利益获取), 来帮助支付疗养院住院和其他医疗费用。¹



Isaac 的医生已告诉他, 他还有两年的寿命。通过末期绝症附加保险利益, 他选择使用他的全部死亡保险利益, 以在最后两年的生命中尽情享受生活。¹

像这样的生活事件随时会发生在您身上, 多数没有预兆。对于您的保单, 您可以决定如何以及何时使用其保险利益。LSW 保单提供的远不止一项死亡保险利益,

它们可帮助保障您的人生。

对于您可以使用的保险利益，您应该在**您健在时**享用。

我们认为 LSW 的生前给付保险利益提供的是您可以负担起而不能没有的组合解决方案。这种保险利益组合可帮助保障您今天和未来的规划。我们称其为：

“不必死亡
即可享用的人寿保险”





“不必死亡即可
享用的人寿保险”
对受保人有什么
意义？

受保人可以在生前使用保单的保险利益。受保人的保险利益可以涵盖以下情况：

- 慢性疾病
- 末期绝症
- 危急疾病
- 残疾

您还可以将保单的现金价值用于教育、房屋首付或退休等事件。

保险利益并不是无所不包的。使用一种保险利益可能会使其他保险利益减少或取消。

LSW 提供广泛的选择组合, 这些选择通常称为附加保险利益, 可添加到您的人寿保险保单中。这些附加保险利益使您能够根据自己的需求灵活定制保单。某些附加保险利益无需额外缴纳保费。

我们的附加保险利益³ 组合包含:

- 提前给付附加保险利益1
(末期绝症)
- 提前给付附加保险利益2
(慢性疾病)
- 提前给付附加保险利益3
(危重疾病)
- 长期护理附加保险利益 (LTC)
- 目标保费免除附加保险利益
- 意外死亡附加保险利益
- 保险利益扩展附加保险利益
- 残疾人收入附加保险利益
- 其他受保附加保险利益
- 负担过重保护附加保险利益
- 保证可保附加保险利益
- 子女定期寿险附加保险利益
- 失业附加保险利益



以下是我们某些最受欢迎附加保险利益的详细信息：

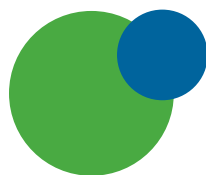
提前给付附加保险利益 1 (ABR1)⁴

在患上末期绝症时提供保险利益

如果被保险人患有末期绝症，ABR1 为其提供提前接收死亡保险利益的选择。鉴于此附加保险利益的目的，末期绝症意味着医生已证实被保险人预计会在两年（在 VT 和 PA 是一年）内死亡。如果存在这种情况，受保人可以：

- 请求在扣除一定金额的基础上全部提前给付保单的死亡保险利益，并根据意愿使用全部利益，
- 选择为受益人保留保单的部分死亡保险利益，或
- 将保单的全部保险利益原封不动地留给您的受益人。

• **ABR1 无需额外缴纳保费**，并旨在满足优惠税收待遇资格。ABR1 保险利益可用于任何目的。



³ 除提前给付保险利益和失业附加保险利益外的所有附加保险利益均需要额外缴纳保费。附加保险利益是可选的，可能并非在所有州或对所有产品上均适用。

⁴ 如果支付了提前给付保险利益，则死亡保险利益、现金价值和贷款价值（对于具有此类价值的保单）将减少。

在 ABR1、ABR2 和 ABR3 下提供的提前给付保险利益旨在满足 1986 年《国内税法》的税收优惠待遇。不管这类保险利益资格是否取决于利益提前给付时的预期寿命等因素，也不管您是否将此保险利益用于支付必要的长期护理费用，如疗养院护理。如果提前给付寿险保险利益满足优惠税收待遇的条件，则该保险利益将从您的收入中排除，无需缴纳联邦所得税。提前给付寿险保险利益相关的税法非常复杂。关于在联邦法律下接收可从收入中排除的提前给付寿险保险利益的情况，建议您咨询合格的税务顾问。

接收提前给付寿险保险利益可能会影响您、您的配偶或您家人的公共补助计划（如医疗补助社会保险 [SSI]）和药品补助计划资格。关于接收这类付款对您、您的配偶或您家人的公共补助有何影响，建议您咨询合格的税务顾问和公共服务机构。

提前给付附加保险利益 2 (ABR2)

在患有慢性疾病时提供保险利益

如果投保人患上慢性疾病, ABR2 向其提供在扣除一定金额基础上提前接收死亡保险利益的选择。鉴于此附加保险利益的目的, 慢性疾病意味着医生已证实被保险人在没有帮助的情况下无法从事六种日常生活活动(洗澡、小便、穿衣、吃饭、入厕和走动)中的两种或认知能力减弱(智力衰退或损伤)。该附加保险利益生效两年后, 可提供保险利益。* 如果患有慢性疾病, 在 90 天等待期过后, 受益人可以:

- 请求每月提前给付最高 2% 的死亡保险利益以根据意愿使用, 或
- 将保单原封不动地留给受益人。

ABR2 无需额外缴纳保费, 并旨在满足优惠税收待遇资格。ABR2 保险利益可用于任何目的。

* 某些州可能对保险利益的生效时间有不同要求。确定您所在州特定的要求非常重要。



提前给付附加保险利益 3 (ABR3)

在发生危重疾病时提供保险利益

如果被保险人患上危重疾病, ABR3 为其提供提前接收死亡保险利益的选择。鉴于此附加保险利益的目的, 危重疾病定义为心脏病、中风、癌症、重要器官移植、失明, 或者已诊断为葛雷克氏症 (ALS) 或终末期肾衰竭。如果患有上述疾病之一, 受保人可以:

- 请求全部提前给付保单的死亡保险利益, 并根据意愿使用全部利益,
- 选择为受益人保留保单的部分死亡保险利益, 或
- 将保单的全部保险利益原封不动地留给您的受益人。

请记住, 如果选择提前使用死亡保险利益, 则受保人接收的实际 ABR 付款将少于累积的死亡保险利益。

对于 ABR3, 适用于死亡保险利益的扣费水平根据受保人的年龄和危重疾病的严重性不同而有所不同。

ABR3 无需额外缴纳保费, 并旨在满足优惠税收待遇资格。ABR3 保险利益可用于任何目的。

如果支付了提前给付保险利益, 则死亡保险利益、现金价值和贷款价值 (对于具有此类价值的保单) 将减少。

在 ABR1、ABR2 和 ABR3 下提供的提前给付保险利益旨在满足 1986 年《国内税法》的税收优惠待遇。不管这类保险利益资格是否取决于利益提前给付时的预期寿命等因素, 也不管您是否将此保险利益用于支付必要的长期护理费用, 如疗养院护理。如果提前给付寿险保险利益满足优惠税收待遇的条件, 则该保险利益将从您的收入中排除, 无需缴纳联邦所得税。提前给付寿险保险利益相关的税法非常复杂。关于在联邦法律下接收可从收入中排除的提前给付寿险保险利益的情况, 建议您咨询合格的税务顾问。

接收提前给付寿险保险利益可能会影响您、您的配偶或您家人的公共补助计划 (如医疗补助社会保险 [SSI]) 和药品补助计划资格。关于接收这类付款对您、您的配偶或您家人的公共补助有何影响, 建议您咨询合格的税务顾问和公共服务机构。

慢性疾病并不是在所有州都适用。危重疾病并不是在所有州都适用。

目前, 我们将在适用于同一受保人的所有提前给付附加保险利益下累加的死亡保险利益金额限制为 100 万美元。我们保留未来更改此限制的权利, 但此限制绝不会少于 50 万美元。

长期护理附加保险利益 (LTC 附加保险利益)

在患有慢性疾病时提供保险利益

如果被保险人患上慢性疾病, LTC 附加保险利益为其提供提前接收保单死亡保险利益的选择 (有关慢性疾病的定义, 请参见 ABR2)。此附加保险利益在 90 天等候期后每月提供最高 2% 的死亡保险利益用于支付疗养院或家庭健康护理费用, 最高 1% 用于支付成人日托服务费。

此附加保险利益不同于 ABR2, 其每月保险利益付款不会扣除金额, 投保人将作为长期护理费用的补偿接收保险利益。因此, LTC 附加保险利益的接收是免税的。同样, 也不要求附加保险利益生效两年才能接收。

此附加保险利益需要额外缴费, 但是只要保单仍然有效, 则保费仍保持原有水平。在支付 LTC 保险利益期间, 将免除保费或月度费用。

长期护理附加保险利益 (不适用于 CT、FL、HI、KS、MA、MN、MT、NH、NJ、OR、PA、VT、WA), 在 TX 和 MD 称为长期护理提前给付附加保险利益, 在 CA 称为综合长期护理附加保险利益, 在 SC 称为合格长期护理附加保险利益。使用长期护理附加保险利益会减少人寿保险保单的死亡保险利益和现金解约价值。保险利益付款将首先用于偿还所有未偿还保单贷款, 这将减少您正常作为保险利益接收的金额。如果保单有未偿还的贷款, 则每笔长期护理保险利益付款中必须有一部分用于偿还部分此贷款。例如, 如果死亡保险利益减少 2%, 长期护理保险利益付款必须用于偿还 2% 的未偿还贷款。随着人寿保险保单死亡保险利益的减少, 必须为此保险支付的保费也会减少。

附加保险利益具有例外、限制、利益减少和/或该附加保险利益继续有效或中止的期限。有关附加保险利益的其他信息, 请向您的代表索要投保范围介绍并在购买附加保险利益前仔细阅读。在长期护理附加保险利益下接收保险利益将减少保单的现金价值、死亡保险利益和贷款额。

保险利益扩展附加保险利益 (EBR)

在 ABR2 或 LTC 附加保险利益用完后提供长期护理保险利益

在受保人剩余寿命中, 只要其仍患有慢性疾病, EBR 即每月最高支付保单最初面额的 1% 用于疗养院或家庭健康护理费用, 最高 0.5% 用于成人日托服务费用。此月度付款基于实际发生的合格长期护理费用。保险利益的接收是免税的。

EBR 还提供抗通胀保护选择, 自保单签发起, 在受保人覆盖范围有效期间每年增加月度保险利益 5% (复利计算)。

此附加保险利益需要额外缴费, 但是只要保单仍然有效, 则保费仍保持原有水平。

保险利益扩展附加保险利益 (不适用于 CT、FL、HI、KS、MA、MT、ND、NH、NJ、NY、OR、PA、TX、VT、WA) 在 CA 和 SC 分别也称为综合长期护理保险利益扩展附加保险利益和合格保险利益扩展附加保险利益, 仅可在同时附加了 ABR2 或 LTC 附加保险利益的保单上购买。EBR 在 ABR2 或 LTC 下的所有保险利益均已支付的情况下延长保险利益的有效期。保险利益仅在受保人仍患有慢性疾病时仍可支付。

这些附加保险利益具有例外、限制、利益减少和/或该附加保险利益继续有效或中止的期限。有关费用和投保范围的完整详情, 请致电或写信询问您的代理人或公司。

LSW Harbor 和 LSW Horizon Universal Life Insurance, 保单序列号 8514/8515/8514D(0707)/8515D(0707) 和 LSW SecurePlus Provider, 保单序列号 8212/8212ID(0305) Indexed Universal Life Insurance 和 LSW Term Series, 保单序列号 8080(0998) 及适用附加保险利益由 Life Insurance Company of the Southwest 承包。保单和附加保险利益并非在所有州都适用。附加保险利益是可选的, 可能并非对所有产品均适用, 并需要额外缴纳保费, 除非另有说明。

* 以下所有 LSW 人寿保险附加保险利益的保单序列号:

末期绝症附加保险利益 (ABR1), 保单序列号 8052(0798);
慢性疾病附加保险利益 (ABR2), 保单序列号 8095(0399);
危重疾病附加保险利益 (ABR3), 保单序列号 8165(0703);
长期护理附加保险利益 (LTC), 保单序列号 8096(0899);
保险利益扩展附加保险利益 (EBR), 保单序列号 8097(0899); 残疾人收入附加保险利益, 保单序列号 8054(0798) – 8065(0798);
目标保费免除附加保险利益, 保单序列号 8053(0798);
其他受保附加保险利益, 保单序列号 8057(0798);
负担过重保护附加保险利益, 保单序列号 8315(0206);
保证可保附加保险利益, 保单序列号 8051(0798);
子女定期寿险附加保险利益, 保单序列号 8056(0798);
意外死亡附加保险利益, 保单序列号 8050(0798); 失业附加保险利益 8058(0798)。

有关费用和投保范围的完整详情, 请致电或写信询问您的代理人或公司。本文中的信息不用作税务或法律意见。根据本文包含的任何信息采取行动之前, 请咨询您的律师或会计师。

在 National Life Group, 我们信奉一个词: 承诺。对诚信的承诺是我们 1848 年成立的旗舰公司 National Life Insurance Company 的价值基石。我们对客户的承诺是我们坚定的首要责任, 我们共同承诺的资金实力和利润增长帮助我们确保能够兑现对客户的承诺。

National Life Group 是《财富》1000 强公司, 服务于超过 850,000 位客户, 拥有员工约 900 人。

该集团由其旗舰公司 National Life Insurance Company, 以及 Life Insurance Company of the Southwest、Sentinel Investments、Equity Services, Inc. 和 National Retirement Plan Advisors 组成。



National Life Group® 是 National Life Insurance Company、Montpelier, VT 及其附属机构的营业名称。德州达拉斯的 Life Insurance Company of the Southwest 在纽约州之外的所有州已获得营业许可。每家公司全权负责自己的财务状况和合同义务。

Sentinel Investments® 是 Sentinel Financial Services Company、Sentinel Asset Management, Inc. 和 Sentinel Administrative Services, Inc. 统一的品牌名称。Sentinel Financial Services Company 和 Equity Services, Inc. 是 National Life Insurance Company 的注册经纪人/经销商分支机构, One National Life Drive, Montpelier, Vermont 05604 (802) 229-3900

National Retirement Plan Advisors 在提供全面退休规划、管理和服务方面已有超过 65 年的保险受益经验。



Life Insurance Company of the Southwest 总部: Dallas, Texas •
行政办公室: Montpelier, Vermont (800) 906-3310 •
www.NationalLife.com

<i>SERFF Tracking Number:</i>	<i>NALF-126540045</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Life Insurance Company of the Southwest</i>	<i>State Tracking Number:</i>	<i>45246</i>
<i>Company Tracking Number:</i>	<i>TC54059(0310)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.003 Other</i>
<i>Product Name:</i>	<i>Individual- Long Term Care</i>		
<i>Project Name/Number:</i>	<i>Living Benefits Brochure/TC54059(0310)</i>		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/24/2010	Form	Living Benefits	05/06/2010	TC54059(0310) LSW LivingBenefitsbro (2).pdf